

Information to identify the case:

Debtor 1	<u>Michael A. Smith</u>	Social Security number or ITIN	xxx-xx-1368
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Barbara M. Smith</u>	Social Security number or ITIN	xxx-xx-1184
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-20239-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael A. Smith

Barbara M. Smith

7/16/24

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael A. Smith
Barbara M. Smith
Debtors

Case No. 19-20239-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 16, 2024

User: auto
Form ID: 3180W

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Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Michael A. Smith, Barbara M. Smith, PO Box 403, Midland, PA 15059-0403
14980680	Capital One Bank, PO BOX 71803, Charlotte, NC 28272
14980685	+ DITECH FINANCIAL LLC, 332 MINNESOTA ST STE 610, Saint Paul, MN 55101-1314
14980684	DITECH FINANCIAL LLC, PO Box 6172, Rapid City, SD 57709
14980691	+ LendMark Financial, 3944 Broadhead Road, Suite 8, Monaca, PA 15061-3029
14980696	+ Ocwen Loan Servicing LLC, 12650 Ingenuity Dr, Orlando, FL 32826-2703
14980695	+ Ocwen Loan Servicing LLC, PO BOX 660264, Dallas, TX 75266-0264

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 17 2024 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 16 2024 23:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 17 2024 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 16 2024 23:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14980677	+ EDI: CITICORP	Jul 17 2024 03:48:00	Best Buy Credit Services, po Box 9001007, Louisville, KY 40290-1007
14980681	+ EDI: CITICORP	Jul 17 2024 03:48:00	CBNA, PO BOX 6283, Sioux Falls, SD 57117-6283
14980682	EDI: WFNNB.COM	Jul 17 2024 03:48:00	COMENITY BANK/Boscovs, PO BOX 659622, San Antonio, TX 78265
14980683	+ EDI: WFNNB.COM	Jul 17 2024 03:48:00	COMENITY BANK/GNTEAGLE, PO BOX 182685, Columbus, OH 43218-2685
14989183	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 17 2024 00:03:30	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14980678	EDI: CAPITALONE.COM	Jul 17 2024 03:48:00	Capital One, 1500 Capital One Drive, Richmond, VA 23238

District/off: 0315-2

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14980679	+ EDI: CAPITALONE.COM	Jul 17 2024 03:48:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14991124	EDI: CAPITALONE.COM	Jul 17 2024 03:48:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15005380	Email/PDF: bncnotices@becket-lee.com	Jul 17 2024 00:18:11	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14982510	+ Email/Text: bankruptcy@capvs.com	Jul 16 2024 23:59:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14980692	EDI: CITICORP	Jul 17 2024 03:48:00	Macy's, PO Box 9001094, Louisville, KY 40290
15023811	EDI: Q3G.COM	Jul 17 2024 03:48:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15016250	+ Email/Text: kburkley@bernsteinlaw.com	Jul 16 2024 23:59:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14995289	Email/Text: ECMCBKNotices@ecmc.org	Jul 16 2024 23:58:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14980687	EDI: IRS.COM	Jul 17 2024 03:48:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14980689	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 16 2024 23:57:00	KOHL/CAPONE, N56 W 17000 RIDGEWOOD DR, Menomonee Falls, WI 53051-7096
14980690	+ EDI: LENDNGCLUB	Jul 17 2024 03:48:00	LENDING CLUB CORPORATION, 71 STEVENSONSUITE 300, San Francisco, CA 94105-2985
14984550	Email/PDF: resurgentbknofications@resurgent.com	Jul 17 2024 00:16:20	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14980693	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 17 2024 00:03:25	Merrick Bank, PO Box 660175, Dallas, TX 75266-0175
14980694	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 17 2024 00:03:30	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
14998174	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 16 2024 23:58:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15031703	EDI: NAVIENTFKASMSERV.COM	Jul 17 2024 03:48:00	NAVIENT CFC, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15021516	Email/Text: mtgbk@shellpointmtg.com	Jul 16 2024 23:57:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
15006220	EDI: LCIPHMMRGT	Jul 17 2024 03:48:00	OCWEN LOAN SERVICING, LLC, Bankruptcy Department, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605
15023652	+ Email/Text: bncmail@w-legal.com	Jul 16 2024 23:58:00	Oak Harbor Capital Opportunities Fund V, LP, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14992193	EDI: PRA.COM	Jul 17 2024 03:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14981328	+ EDI: PRA.COM	Jul 17 2024 03:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14980697	+ Email/Text: recovery@paypal.com	Jul 16 2024 23:57:00	Paypal, 2211 North First Street, San Jose, CA 95131-2021
14986056	+ Email/Text: ebnpeoples@grblaw.com	Jul 16 2024 23:57:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828

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14985125	EDI: Q3G.COM	Jul 17 2024 03:48:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14980700	+ EDI: SYNC	Jul 17 2024 03:48:00	SYNCB/CARE CREDIT, po bOX 960061, Orlando, FL 32896-0061
14980701	+ EDI: SYNC	Jul 17 2024 03:48:00	SYNCB/JCP, PO BOX 960090, Orlando, FL 32896-0090
14980702	+ EDI: SYNC	Jul 17 2024 03:48:00	SYNCB/LOWES, PO BOX 530914, Atlanta, GA 30353-0914
14980703	+ EDI: SYNC	Jul 17 2024 03:48:00	SYNCB/LOWES, PO BOX 965005, Orlando, FL 32896-5005
14980704	+ EDI: SYNC	Jul 17 2024 03:48:00	SYNCB/WAL-MART, PO BOX 965024, Orlando, FL 32896-5024
14980698	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 16 2024 23:58:00	Santander Consumer USA Inc, P.O. Box 961245, Fort Worth, TX 76161-0244
15018677	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 16 2024 23:58:00	Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284
14980699	+ EDI: CITICORP	Jul 17 2024 03:48:00	Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
15019495	+ EDI: AIS.COM	Jul 17 2024 03:48:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14980705	+ EDI: WTRRN BANK.COM	Jul 17 2024 03:48:00	TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
14980706	+ EDI: SYNC	Jul 17 2024 03:48:00	Toys-R-US, PO Box 965013, Orlando, FL 32896-5013
15504858	^ MEBN	Jul 16 2024 23:56:50	Wilmington Savings Fund Society, FSB, c/o Statebridge Company, LLC, 6061 S. Willow Dr., Suite 300, Greenwood Village, CO 80111-5151
TOTAL: 46			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr		OCWEN LOAN SERVICING, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14991909	*+	Best Buy Credit Services, po Box 9001007, Louisville, KY 40290-1007
14991913	*+	CBNA, PO BOX 6283, Sioux Falls, SD 57117-6283
14991914	*	COMENITY BANK/Boscovs, PO BOX 659622, San Antonio, TX 78265
14991915	*+	COMENITY BANK/GNTEAGLE, PO BOX 182685, Columbus, OH 43218-2685
14991910	*	Capital One, 1500 Capital One Drive, Richmond, VA 23238
14991911	*+	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
14991912	*	Capital One Bank, PO bOX 71803, Charlotte, NC 28272
14991916	*	DITECH FINANCIAL LLC, PO Box 6172, Rapid City, SD 57709
14991917	*+	DITECH FINANCIAL LLC, 332 MINNESOTA ST STE 610, Saint Paul, MN 55101-1314
14991924	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Macy's, PO Box 9001094, Louisville, KY 40290
14980688	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
14991920	*+	Internal Revenue Service, William S. Moorehead Federal Building, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107

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14991919	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14980686	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
14991918	*+	Internal Revenue Service, Insolvency Unit, PO Box 7346, Philadelphia, PA 19101-7346
14991921	*+	KOHL'S/CAPONE, N56 W 17000 RIDGEWOOD DR, Menomonee Falls, WI 53051-7096
14991922	*+	LENDING CLUB CORPORATION, 71 STEVENSONSUITE 300, San Francisco, CA 94105-2985
14991923	*+	LendMark Financial, 3944 Broadhead Road, Suite 8, Monaca, PA 15061-3029
14991925	*+	Merrick Bank, PO Box 660175, Dallas, TX 75266-0175
14991926	*+	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
15018864	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14991927	*+	Ocwen Loan Servicing LLC, PO BOX 660264, Dallas, TX 75266-0264
14991928	*+	Ocwen Loan Servicing LLC, 12650 Ingenuity Dr, Orlando, FL 32826-2703
14991929	*+	Paypal, 2211 North First Street, San Jose, CA 95131-2021
14991932	*+	SYNCB/CARE CREDIT, po bOX 960061, Orlando, FL 32896-0061
14991933	*+	SYNCB/JCP, PO BOX 960090, Orlando, FL 32896-0090
14991934	*+	SYNCB/LOWES, PO BOX 530914, Atlanta, GA 30353-0914
14991935	*+	SYNCB/LOWES, PO BOX 965005, Orlando, FL 32896-5005
14991936	*+	SYNCB/WAL-MART, PO BOX 965024, Orlando, FL 32896-5024
14991930	*+	Santander Consumer USA Inc, P.O. Box 961245, Fort Worth, TX 76161-0244
14991931	*+	Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055
14991937	*+	TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
14991938	*+	Toys-R-US, PO Box 965013, Orlando, FL 32896-5013

TOTAL: 2 Undeliverable, 38 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lawrence W. Willis	on behalf of Debtor Michael A. Smith ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Joint Debtor Barbara M. Smith ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Mario J. Hanyon	on behalf of Creditor OCWEN LOAN SERVICING LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedwpa.com
S. James Wallace	

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on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 8